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<b>B1</b> (Official Forn	n 1)(1/0	(8)				oannon		.go <u> </u>					
			United No	States rthern	Bank District	ruptcy of Illino	Court ois				Vol	luntary l	Petition
Name of Debtor (if individual, enter Last, First, Middle): Hoernecke, Todd F							ebtor (Spouse Alberta F	e) (Last, First	, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  FDBA T.H.P.D.L.S. d/b/a Carpet One Flooring					All O (inclu	ther Names de married,	used by the maiden, and	Joint Debtor trade names	in the last 8 ):	3 years			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-8325  Street Address of Debtor (No. and Street, City, and State):  10892 Saddle Path Road					(if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-0992  Street Address of Joint Debtor (No. and Street, City, and State):							
Belvidere, IL	-		: 10	CD :		ZIP Code 61008	Be	10892 Saddle Path Road Belvidere, IL  ZIP Code 61008					
County of Reside	ence or	of the Princ	cipal Place o	of Busines:	S:			one	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Address	of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
					Г	ZIP Code						Г	ZIP Code
Location of Princ (if different from				r								-	
(Fo	orm of On (Check of neludes of O on page (include	Joint Debto ge 2 of this s LLC and	form. LLP) bove entities,	Sing in 1 Rail Stock Con Con Clea	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker amodity Br aring Bank er  Tax-Exe (Check box tor is a tax- er Title 26 o	eal Estate as 101 (51B)  oker  mpt Entity  i, if applicable exempt org of the Unite	e) anization d States	defined "incuri	the 1 eer 7 eer 9 eer 11 eer 12	Petition is F	hapter 15 Pf a Foreign hapter 15 Pf a Foreign hapter 15 Pf a Foreign e of Debts k one box)	Petition for Recomment Proceed Petition for Recomment Procedure The Proc	cognition ing cognition
Filing Fee to attach signed is unable to p	Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Aplan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						ag debts owed						
Statistical/Admi Debtor estimathere will be	ates that	t funds will t, after any	be available exempt proj	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT U	SE ONLY
Estimated Numb  1- 50 49 99	  -  )	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabili  So to \$50,000 \$10		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	rm 1)(1/08)	Page 2 01 05	Page 2		
Voluntar	y Petition	Name of Debtor(s): Hoernecke, Todd F			
(This page mu	ust be completed and filed in every case)	Hoernecke, Alberta F			
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	Iditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)		
Name of Debt - None -	tor:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		<b>khibit B</b> 1 whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coof	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice  July 17, 2009		
	Exh	nibit C			
l	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?		
		nibit D			
_	eleted by every individual debtor. If a joint petition is filed, ea	-	a separate Exhibit D.)		
Exhibit  If this is a join	D completed and signed by the debtor is attached and made intraction:	a part of this petition.			
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	=			
_	(Check any ap Debtor has been domiciled or has had a residence, princip.	· <del>-</del>	4- in this District for 100		
_	days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside		rty		
	(Check all app Landlord has a judgment against the debtor for possession		complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	e during the 30-day period		
l 🗆	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(I)).			

Page 3 of 65 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Todd F Hoernecke

Signature of Debtor Todd F Hoernecke

X /s/ Alberta F Hoernecke

Signature of Joint Debtor Alberta F Hoernecke

Telephone Number (If not represented by attorney)

July 17, 2009

Date

#### Signature of Attorney\*

### X /s/ JEFFRY A. DAHLBERG

Signature of Attorney for Debtor(s)

#### JEFFRY A. DAHLBERG

Printed Name of Attorney for Debtor(s)

Balsley & Dahlberg, LLP

Firm Name

5130 North Second Street Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

July 17, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Hoernecke, Todd F Hoernecke, Alberta F

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		_	
7	57		

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

	Todd F Hoernecke			
In re	Alberta F Hoernecke		Coss No	
mre	Alberta F Floethecke		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Todd F Hoernecke Todd F Hoernecke
Date: July 17, 2009

# Case 09-73009 Doc 1 Filed 07/21/09 Entered 07/21/09 09:57:04 Desc Main Document Page 6 of 65

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

		rottleth District of Hillions		
In re	Todd F Hoernecke Alberta F Hoernecke		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Alberta F Hoernecke Alberta F Hoernecke
Date: July 17, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Todd F Hoernecke,		Case No.	
	Alberta F Hoernecke			
•		Debtors	Chapter	7
			1 -	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	22,135.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		2,573,345.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	11			
I - Current Income of Individual Debtor(s)	Yes	1			1,319.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,246.00
Total Number of Sheets of ALL Schedu	ıles	36			
	T	otal Assets	22,135.00		
			Total Liabilities	2,579,345.94	

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Form 6 - Statistical Summary (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Todd F Hoernecke,		Case No	
	Alberta F Hoernecke			
_		Debtors	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,319.00
Average Expenses (from Schedule J, Line 18)	1,246.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,125.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		2,573,345.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		2,573,345.94

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B6A (Official Form 6A) (12/07)

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Asso	ciated Bank - checking	J	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Asso	ciated Bank - checking	Н	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	household goods and furnishings	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng and personal items	J	1,000.00
7.	Furs and jewelry.	Wedo	ling Rings	J	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	Х			
				Sub-Tota	al > 3,550.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
2. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pe	ension Specialist IRA	J	535.00
3. Stock and interests in incorporated and unincorporated businesses. Itemize.		3 1/3 shares of T.H.P.D.L.S. d/b/a Carpet One poring Center	J	0.00
4. Interests in partnerships or joint ventures. Itemize.	Χ			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Χ			
6. Accounts receivable.	Χ			
7. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
8. Other liquidated debts owed to debtor including tax refunds. Give particulars.		nticipated income tax refund	J	5,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		rry Sheilds and Pat Delahantey/ uncollectable claim business interest in T.H.P.D.L.S.	J	0.00
			Sub-Tota	al > 5,535.00
		(Tota	l of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Todd F Hoernecke,
	Alberta F Hoernecke

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N Description and Location o E	of Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
intell	nts, copyrights, and other ectual property. Give culars.	X		
gener	nses, franchises, and other ral intangibles. Give culars.	X		
conta inform § 101 by in obtain the de	omer lists or other compilations along personally identifiable mation (as defined in 11 U.S.C. 1(41A)) provided to the debtor dividuals in connection with ning a product or service from ebtor primarily for personal, y, or household purposes.	X		
	mobiles, trucks, trailers, and vehicles and accessories.	2001 Nissan Pathfinder	J	7,300.00
otner	venicies and accessories.	1988 Oldsmobile Sierra	J	200.00
		2000 Chevrolet Camaro	J	3,000.00
		1989 Buick Park Avenue	J	50.00
26. Boats	s, motors, and accessories.	X		
27. Aircr	raft and accessories.	X		
28. Offic suppl	e equipment, furnishings, and lies.	X		
	ninery, fixtures, equipment, and lies used in business.	X		
30. Inver	ntory.	Miscellaneous Knick Knacks	J	2,500.00
31. Anim	nals.	X		
	s - growing or harvested. Give culars.	X		
	ing equipment and ements.	X		
34. Farm	supplies, chemicals, and feed.	X		
35. Other not al	r personal property of any kind lready listed. Itemize.	X		
			Sub-Tota	al > 13,050.00
Shoot 2	_ of 2 continuation sheets a	uttachad	(Total of this page) Tot	ral > 22,135.00

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to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Furs and Jewelry</u> Wedding Rings	735 ILCS 5/12-1001(a)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension or F Pension Specialist IRA	Profit Sharing Plans 735 ILCS 5/12-1006	100%	535.00
Other Liquidated Debts Owing Debtor Including Tax R Anticipated income tax refund	<u>efund</u> 735 ILCS 5/12-1001(b)	4,350.00	5,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1988 Oldsmobile Sierra	735 ILCS 5/12-1001(c)	200.00	200.00
2000 Chevrolet Camaro	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 600.00	3,000.00
1989 Buick Park Avenue	735 ILCS 5/12-1001(b)	50.00	50.00
Inventory Miscellaneous Knick Knacks	735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	1,500.00 1,000.00	2,500.00

Total: 13,685.00 14,335.00

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B6D (Official Form 6D) (12/07)

In re	Todd F Hoernecke,	Case No
	Alberta F Hoernecke	

**Debtors** 

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY		
Account No.			9-15-05	Т	D A T E D					
NORTHWEST BANK OF ROCKFORD 3106 North Rockton Avenue Rockford, IL 61103		J	Purchase Money Security 2001 Nissan Pathfinder							
			Value \$ 7,300.00				6,000.00	0.00		
Account No.			Value \$	-						
			Value \$							
Account No.			V-l ¢							
		Ш	Value \$	l Subt	ot:					
continuation sheets attached			(Total of	Subt his p			6,000.00	0.00		
	Total 6,000.00 0.00 (Report on Summary of Schedules)									

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B6E (Official Form 6E) (12/07)

•		
In re	Todd F Hoernecke,	Case No
	Alberta F Hoernecke	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re	Todd F Hoernecke,		Case No.	
	Alberta F Hoernecke			
_		Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	Ğ		D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	ONTINGENT	NL QU LD	U T E D	AMOUNT OF CLAIM
Account No.			collections for RHS Anesthesiologists, Kyle Cushing Psy., and other misc. accounts	T T	A T E D		
ACCOUNT RECOVERY SERVICE 5183 Harlem Road Loves Park, IL 61111		J					
Account No.		╁	collections for Dr. Kurt Jensen, and other misc.	+	-	$\perp$	2,603.01
ACCOUNTS RECEIVABLE MANAGEMENT 7507 North Second Street, Unit C Machesney Park, IL 61115		J	accounts				944.00
Account No.  ALL TILE P.O. Box 809244 Chicago, IL 60680-9244	×	J	liability on business debt				58,883.96
Account No.		t	collections for Rockford Healt Systems, Rockford	+	+		00,000.00
ALLIED BUSINESS ACCOUNTS, INC. 300 1/2 South Second Street P.O. Box 1600 Clinton, IA 52733		J	Memorial Hospital, Rockford Clinic, Rockford Healthy Physicians, and other misc. accounts				6,894.00
14 continuation sheets attached		1_	(Total of	Sub			69,324.97

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.  AMERICAN OLEAN 805 Mark Street Elk Grove Village, IL 60007	×	J	liability on business debt		E D		4,455.67
Account No.  ARMSTRONG WORLD INC. P.O. Box 3001 Lancaster, PA 17603	X	J	liability on business debt				1,145.47
Account No.  ASSOCIATED COLLECTORS, INC. 113 W. Milwaukee Street P.O. Box 1039 Janesville, WI 53545		J	collections for City of Janesville Fire Department, and other misc. accounts				704.00
Account No.  AT&T CREDIT MANAGEMENT P.O. Box 80517 Charleston, SC 29416-0517		J	collections for AT&T, and other misc. accounts				59.00
Account No.  ATHLETIC WORLD P.O. Box 8730 Fayetteville, AR 72703-0013	×	J	liability on business debt				150.00
Sheet no1 of _14 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t		tota pag		6,514.14

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	Ĭč	Ţij	ΤÞ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGENT	NLIQUIDATED	D I S P U T E D	; ; ;	AMOUNT OF CLAIM
Account No.			liability on business debt	T	E			
AUDIO ENGINEERING 5155 Torque Drive Loves Park, IL 61111	X	J			D			427.50
Account No.			liability on business debt	T	Т	T	T	
BEAULIEU Dept. 0896 Dallas, TX 75312-0896	x	J						12,843.08
Account No.	╁	$\vdash$	liability on business debt	+	+	+	+	
BELMONDO 129 Seegers Avenue Elk Grove Village, IL 60007	X	J						5,557.05
Account No.			liability on business debt	T		T	T	
BYRON FEST 106 North Union Byron, IL 61010-0405	X	J						4,000.00
Account No.	T		liability on business debt	T	T	T	†	
CARPENTER COMPANY P.O. Box 75252 Charlotte, NC 28275-0252	x	J						1,960.20
Sheet no. 2 of 14 sheets attached to Schedule of			,	Sub	tota	al	7	04 707 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	ge)	١(	24,787.83

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

	С	Тни	sband, Wife, Joint, or Community	T <sub>C</sub>	Τυ	Ъ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I GU I D A	1	AMOUNT OF CLAIM
Account No.			liability on business debt		E		
CARPET ART DECO P.O. Box 2365 St. Patrick Street Montreal Quebec H 3 K 1 B 3 Canada	X	J					239.88
Account No.	╁		liability on business debt				
CARPET ONE MARKETING P.O. Box 790217 Saint Louis, MO 63179-0217	X	J					2,128.60
Account No.	╁	$\vdash$	liability on business debt	-	+	+	
CARPET ONE ST. LOUIS P.O. Box 790217 Saint Louis, MO 63179	X	J					4,616.08
Account No.	$\dagger$	H	liability on business debt	$\parallel$	+	+	
CBA TIRE P.O. Box 5948 Carol Stream, IL 60197-5948	X	J					781.75
Account No.	T		liability on business debt	+	T		
CCA GLOBAL PARTNERS P.O. Box 503855 Saint Louis, MO 63150-3855	x	J					800.00
Sheet no. 3 of 14 sheets attached to Schedule o	<b></b>			Sub	tot	al	2.702.5
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	8,566.31

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

	Ic	ш.	isband, Wife, Joint, or Community	Tc	Lii	Ιn	Γ
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt	Т	T E D		
CCS 24193 Newtwork Drive Chicago, IL 60673-1241	×	J					196.32
Account No.		-	liability on business debt	+			100.02
CENTRAL SUPPLIES P.O. Box 5267 Englewood, NJ 07631	X	J					562.67
Account No.	$\dashv$	-	liability on business debt	+		-	302.07
COLOSSEUM STONE, INC. 16315 Hickory Circle Sycamore, IL 60178	x	J					3,030.00
Account No.	+	+	liability on business debt	+	╁	-	3,000.00
COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523	x	J					2,139.46
Account No.	$\dashv$	+	liability on business debt	+	+	$\vdash$	, , ,
CRAIG CURRY & ASSOCIATES P.O. Box 348 Plainfield, IL 60544-9614	x	J					1,150.00
Sheet no4 of _14 _ sheets attached to Schedul	a of			Sub	tot	1	1,100.00
Creditors Holding Unsecured Nonpriority Claims	e 01		(Total of				7,078.45

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

	T <sub>C</sub>	υ.	usband, Wife, Joint, or Community	1	· T		ы	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND			ONLI QUIDA	DISPUTED	AMOUNT OF CLAIM
Account No.			collections for Rockford Health Physicians, and other misc. accounts	┑		T E D		
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		J	other misc. accounts					1,463.00
Account No.	T		liability on business debt				1	
CRESCENT TRANS P.O. Box 470 Astatula, FL 34705	X	J						204.20
Account No.	╀		liability on business debt	+	+	+	4	391.32
DALYN RUG P.O. Box 1031 Dalton, GA 30722	X	J						3,590.32
Account No.	╁	H	liability on business debt	+	+	+	+	,
DANA ZURBUCHEN 485 Cross Country Road Verona, WI 53593	X	J						387.68
Account No.	+		liability on business debt	+	+	+	+	
DR. STILLWATER 11065 Raleigh Court Machesney Park, IL 61115	X	J						792.88
Sheet no5 of _14 sheets attached to Schedule of	<u></u>	1		Sul	 bto	tal	$\dashv$	
Creditors Holding Unsecured Nonpriority Claims			(Total o				()	6,625.20

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community		C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIN IS SUBJECT TO SETOFF, SO STATE.	1	ONTINGEN	UZLLQULDAFE	DISPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt		Т	T E		
ERICKSONS FLOORING 1013 Orchard Street Ferndale, MI 48220	x	J				D		17,505.38
Account No.	╁		2009 L 35			_	H	17,000.00
FLORSTAR SALES, INC. c/o Attorney Shawn C. Fulbright P.O. Box 1510 Rockford, IL 61110	x	J						68,550.02
Account No.	╁		liability on business debt					
FRIDH CORP. 111 South Alpine Road Rockford, IL 61108	x	J						71,000.00
Account No.	╁		liability on business debt			_	H	71,000.00
GREEN CHOICE FLOORING 6227 136th Avenue Holland, MI 49424	x	J						2,840.03
Account No.	╁		liability on business debt					2,010.00
GULISTAN P.O. Box 651355 Charlotte, NC 28265-1355	x	J						14,108.41
					_			14,100.41
Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su l of th		ota pag		174,003.84

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

	С	Тн	usband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1	CONTINGEN	IQUID	DISPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt		Т	A T E D		
HAPPY FLOORS 180 NW 183rd Street Miami, FL 33169	×	J						9,200.84
Account No.	+	-	liability on business debt					-,
HAROLD STERN 900 Fairview Road Highland Park, IL 60035	×	( J						971.00
Account No.	$\top$	$\dagger$	liability on business debt					
HERREGAN 930 Surreyway Cincinnati, OH 45245	×	( J						36,478.09
Account No.	+	+	liability on business debt					
HOLMSTROM & KENNEDY 800 N. Church Street Belvidere, IL 61008	×	( J						500.00
Account No.		$\frac{1}{1}$	liability on business debt					333.30
INDIANA INSURANCE P.O. Box 2050 Keene, NH 03431	×	J						
								4,458.00
Sheet no7 of _14 _ sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Tota			tota pag		51,607.93

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

	Ic	Т	sband, Wife, Joint, or Community	Ic	ш	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2009 LM 190	Т	A T E D		
JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor Rockford, IL 61108	X	J					79,566.50
Account No.	1		liability on business debt				
KANE CARPET 125 North Industrial Blvd. Calhoun, GA 30701	X	J					
							341.57
Account No.  KEY FINANCIAL SERVICES 5315 Wall Street, #170  Madison, WI 53718		J	collections for Mercy Hospital, M.H.S. Physicians, and other misc. accounts				1,206.00
Account No.	+	$\perp$	liability on business debt	+	_	_	.,_00.00
L.W. MOUNTAIN HARD 1615 Dundee Avenue Elgin, IL 60120	×	J					4,504.04
Account No.	+		liability on business debt	$\frac{1}{1}$		+	,
LOCKWOOD FLOORING 8249 Brentwood Industrial Dist. Saint Louis, MO 63144	×	J					139.44
Chapter O of 14 shoots attached to Calladala	£			Sub	104-		100.44
Sheet no. <u>8</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1		(Total of t				85,757.55

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

	T <sub>C</sub>	I	sband, Wife, Joint, or Community	Tc	111	D	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Lu C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt	T	E		
LOVES PARK CHIRO 421 River Lane Loves Park, IL 61111	х	J					915.00
Account No.	╁		liability on business debt	+	_		
MCGREEVY, JOHNSON & WILLIAMS, P.C. P.O. Box 2903 Rockford, IL 61132-2903	X	J					5,011.38
Account No.	╁		liability on business debt	+		$\vdash$	
MID AMERICA TILE 1650 Howard Street Elk Grove Village, IL 60007	X	J				X	3,703.49
Account No.	╁		liability on business debt	+			·
MILLIKEN P.O. Box 7247-8959 Philadelphia, PA 19170	X	J					2,140.16
Account No.			liability on business debt				_,
MOHAWK P.O. Box 91157 Chicago, IL 60693-1157	x	J					219,695.42
Sheet no. 9 of 14 sheets attached to Schedule of				Sub	tota	1	,
Creditors Holding Unsecured Nonpriority Claims			(Total of				231,465.45

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		UNL	D	
MAILING ADDRESS	Ď	Н	DATE CLAIM WAS INCURRED AND	C O N T	ļ.		
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ВТ	W	CONSIDERATION FOR CLAIM. IF CLAIM	11	Q U	U	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	NGENT	Ī	Ė	7 INOCIVI OI CL7IIII
Account No.	┢	$\vdash$	liability on business debt	N T	LIQUIDATED		
	1		,	L	Ď	L	
NICOR GAS COMPANY							
P.O. Box 549	Х	J					
Aurora, IL 60507							
							2,351.45
Account No.			liability on business debt				
NORTHWEAT DANK OF DOOKFORD							
NORTHWEST BANK OF ROCKFORD	$ _{_{\mathbf{Y}}}$	J					
3106 North Rockton Avenue Rockford, IL 61103	l^	ľ					
Trocklord, 12 01 100							
							1,850,000.00
Account No.		H	liability on business debt	$\vdash$		H	
	1						
NOURISON		١.					
Newark P.O.	×	J					
Newark, NJ 07193-5651							
							743.11
Account No.	┞	_	liability on business debt	╀	L	┞	740.11
Account No.	-		liability on business debt				
ON THE WATERFRONT							
308 West State Street	Х	J					
Rockford, IL 61101							
							9,688.00
Account No.			liability on business debt				
ODIENTAL WEAVERS							
ORIENTAL WEAVERS P.O. Box 740209	X	IJ					
Atlanta, GA 30374-0209	<b> </b> ``	ľ					
							2,540.38
Sheet no. 10 of 14 sheets attached to Schedule of				Subt	tota	1	4 905 999 04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,865,322.94

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	UNLIQUIDATE	I S P U T E D	AMOUNT OF CLAIM
Account No.			liability on business debt	T	E D		
PERSONAL CARE INSURANCE P.O. Box 67103 Harrisburg, PA 17106-7103	х	J					5,400.00
Account No.	╁		liability on business debt	+	$\vdash$		-,
PLAINUM MARKETING 1700 Qunicy Avenue Naperville, IL 60540	X	J					698.50
Account No.	╁		collections for U.S. Cellular, and other misc.	+	$\vdash$	$\vdash$	000.00
PORTFOLIO RECOVERY 120 Corporate Boulevard Norfolk, VA 23502	-	J	accounts				306.11
Account No.	-		liability on business debt	+	$\perp$		000.11
PORTOBELLO 255 Beinoris Drive Wood Dale, IL 60191	x	J					3,300.00
Account No.			liability on business debt	+			0,000.00
QUEST SOFTWARE P.O. Box 860 Sandy, UT 84091	x	J					004.00
				$\perp$			324.00
Sheet no. <u>11</u> of <u>14</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			10,028.61

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

	I c	Ни	sband, Wife, Joint, or Community	I c	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCLIDED AND		UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt	Т	A T E D		
R.M.S. 77 Hartland Street, Suite 401 P.O. Box 280431 East Hartford, CT 06128-0431	X	J					101.80
Account No.	1	t	liability on business debt	$\top$			
ROCK RIVER DISPOSAL 4002 South Main Street Rockford, IL 61102-4664	X	J					7,678.55
Account No.	╁	$\vdash$	collections for Rockford Radiology, and other	+	+		1,010.00
ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108		J	misc. accounts				242.00
Account No.	╁		liability on business debt	+	$\vdash$	-	242.00
ROCKFORD REGISTER STAR 99 East State Street Rockford, IL 61104	x	J					408.20
Account No.	╁	$\vdash$	liability on business debt	+	$\vdash$	$\vdash$	
SHAW 12978 Collection Center Drive Fond Du Lac, WI 54936-1029	x	J					3,588.16
Sheet no12_ of _14_ sheets attached to Schedule of	<u></u>	1		 Sub	tots	 1	, -
Creditors Holding Unsecured Nonpriority Claims			(Total of				12,018.71

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

CREDITOR'S NAME,	Ç	Ηι	usband, Wife, Joint, or Community	Č	Ü	ΤÞ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I D A T E D	D I S P U T E D	; ; ;	AMOUNT OF CLAIM
Account No.			liability on business debt	T	T E			
SOCIETY INSURANCE 150 Camelot Drive Fond Du Lac, WI 54936-1029	x	J			D			3,588.16
Account No.			liability on business debt			T	T	
SUPERIOR LIQUIDATIONS P.O. Box 370850 Reseda, CA 91337	x	J						499.66
Account No.	╁	$\vdash$	liability on business debt	+	$\vdash$	+	+	
SURFACE TRANSPLANT P.O. Box 250806 Milwaukee, WI 53225-6512	X	J						1,643.31
Account No.			liability on business debt		T	T	†	
TWIN CITY SUPPLY P.O. Box 6011 Rockford, IL 61125	x	J						1,383.38
Account No.	T		liability on business debt	t	T	$\dagger$	†	
UNISORCE 7472 Collection Center Drive Chicago, IL 60693	x	J						2,144.96
Sheet no. 13 of 14 sheets attached to Schedule of	-	_		Sub	totε	al	†	0.050.47
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	١	9,259.47

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B6F (Official Form 6F) (12/07) - Cont.

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	D	DISPUTED	AMOUNT OF CLAIM
Account No.			liability on business debt	Ť	A T E D		
UNITED FLOORING 6201 Material Avenue Loves Park, IL 61111	x	J			D		4,380.04
Account No.			liability on business debt				1
VILLAGE PROFILE 33 North Geneva Street Elgin, IL 60120	х	J					
							755.00
Account No.			liability on business debt				
VIRGINIA TILE Drawer 5854 Detroit, MI 48279-5854		J					000.50
						L	603.50
Account No.  WILCOPP & GIOLITTO 415 South Mulford Road Rockford, IL 61108	X	J	liability on business debt				4,950.00
Account No.			liability on business debt				
YELLOW PAGES INC. P.O. Box 60007 Anaheim, CA 92812-6007	х	J					296.00
Sheet no. <u>14</u> of <u>14</u> sheets attached to Schedule of				Subt	tota	ıl	10.001.51
Creditors Holding Unsecured Nonpriority Claims			(Total of t				10,984.54
			(Report on Summary of So		ota lule		2,573,345.94

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B6G (Official Form 6G) (12/07)

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-73009 Doc 1 Filed 07/21/09 Entered 07/21/09 09:57:04 Desc Main Document Page 33 of 65

B6H (Official Form 6H) (12/07)

In re	Todd F Hoernecke,	Case No.
	Alberta E Hoernecke	

#### Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

#### NAME AND ADDRESS OF CREDITOR

LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008

LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008 UNITED FLOORING 6201 Material Avenue Loves Park, IL 61111

UNISORCE 7472 Collection Center Drive Chicago, IL 60693

TWIN CITY SUPPLY P.O. Box 6011 Rockford, IL 61125

SURFACE TRANSPLANT P.O. Box 250806 Milwaukee, WI 53225-6512

SUPERIOR LIQUIDATIONS P.O. Box 370850 Reseda, CA 91337

SHAW 12978 Collection Center Drive Fond Du Lac, WI 54936-1029

ROCKFORD REGISTER STAR 99 East State Street Rockford, IL 61104

ROCK RIVER DISPOSAL 4002 South Main Street Rockford, IL 61102-4664

QUEST SOFTWARE P.O. Box 860 Sandy, UT 84091

PORTOBELLO 255 Beinoris Drive Wood Dale, IL 60191

PLAINUM MARKETING 1700 Qunicy Avenue Naperville, IL 60540 Case 09-73009 Doc 1 Filed 07/21/09 Entered 07/21/09 09:57:04 Desc Main Document Page 34 of 65

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

#### Debtors

### **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LARRY SHIELDS	PERSONAL CARE INSURANCE
1224 Windergreen Drive	P.O. Box 67103
Belvidere, IL 61008	Harrisburg, PA 17106-7103
LARRY SHIELDS	ORIENTAL WEAVERS
1224 Windergreen Drive	P.O. Box 740209
Belvidere, IL 61008	Atlanta, GA 30374-0209
LARRY SHIELDS	ON THE WATERFRONT
1224 Windergreen Drive	308 West State Street
Belvidere, IL 61008	Rockford, IL 61101
LARRY SHIELDS	NOURISON
1224 Windergreen Drive	Newark P.O.
Belvidere, IL 61008	Newark, NJ 07193-5651
LARRY SHIELDS	NICOR GAS COMPANY
1224 Windergreen Drive	P.O. Box 549
Belvidere, IL 61008	Aurora, IL 60507
LARRY SHIELDS	MOHAWK
1224 Windergreen Drive	P.O. Box 91157
Belvidere, IL 61008	Chicago, IL 60693-1157
LARRY SHIELDS	MILLIKEN
1224 Windergreen Drive	P.O. Box 7247-8959
Belvidere, IL 61008	Philadelphia, PA 19170
LARRY SHIELDS	MID AMERICA TILE
1224 Windergreen Drive	1650 Howard Street
Belvidere, IL 61008	Elk Grove Village, IL 60007
LARRY SHIELDS	MCGREEVY, JOHNSON & WILLIAMS, P.C.
1224 Windergreen Drive	P.O. Box 2903
Belvidere, IL 61008	Rockford, IL 61132-2903
LARRY SHIELDS	LOVES PARK CHIRO
1224 Windergreen Drive	421 River Lane
Belvidere, IL 61008	Loves Park, IL 61111
LARRY SHIELDS	LOCKWOOD FLOORING
1224 Windergreen Drive	8249 Brentwood Industrial Dist.
Belvidere, IL 61008	Saint Louis, MO 63144
LARRY SHIELDS	L.W. MOUNTAIN HARD
1224 Windergreen Drive	1615 Dundee Avenue
Belvidere, IL 61008	Elgin, IL 60120
LARRY SHIELDS	KANE CARPET
1224 Windergreen Drive	125 North Industrial Blvd.
Belvidere, IL 61008	Calhoun, GA 30701

In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

#### Debtors

### **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008  LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008	INDIANA INSURANCE P.O. Box 2050 Keene, NH 03431  JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor Rockford, IL 61108
1224 Windergreen Drive Belvidere, IL 61008 LARRY SHIELDS 1224 Windergreen Drive	P.O. Box 2050 Keene, NH 03431 JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor
Belvidere, IL 61008  LARRY SHIELDS 1224 Windergreen Drive	Keene, NH 03431  JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor
LARRY SHIELDS 1224 Windergreen Drive	JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor
1224 Windergreen Drive	Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor
1224 Windergreen Drive	6833 Stalter Dr., 1st Floor
	6833 Stalter Dr., 1st Floor
	•
LARRY SHIELDS	HOLMSTROM & KENNEDY
1224 Windergreen Drive	800 N. Church Street
Belvidere, IL 61008	Belvidere, IL 61008
LARRY SHIELDS	HERREGAN
1224 Windergreen Drive	930 Surreyway
Belvidere, IL 61008	Cincinnati, OH 45245
LARRY SHIELDS	HAROLD STERN
1224 Windergreen Drive	900 Fairview Road
Belvidere, IL 61008	Highland Park, IL 60035
LARRY SHIELDS	HAPPY FLOORS
1224 Windergreen Drive	180 NW 183rd Street
Belvidere, IL 61008	Miami, FL 33169
Delividere, IL 01000	Wildini, 1 L 33 103
LARRY SHIELDS	GULISTAN
1224 Windergreen Drive	P.O. Box 651355
Belvidere, IL 61008	Charlotte, NC 28265-1355
LARRY SHIELDS	GREEN CHOICE FLOORING
1224 Windergreen Drive	6227 136th Avenue
Belvidere, IL 61008	Holland, MI 49424
LARRY SHIELDS	FRIDH CORP.
1224 Windergreen Drive	111 South Alpine Road
Belvidere, IL 61008	Rockford, IL 61108
I ADDV CHIELDS	ELODOTAD CALEC INC
LARRY SHIELDS	FLORSTAR SALES, INC.
1224 Windergreen Drive	c/o Attorney Shawn C. Fulbright
Belvidere, IL 61008	P.O. Box 1510
	Rockford, IL 61110
LARRY SHIELDS	ERICKSONS FLOORING
1224 Windergreen Drive	1013 Orchard Street
Belvidere, IL 61008	Ferndale, MI 48220
LARRY SHIELDS	DR. STILLWATER
1224 Windergreen Drive	11065 Raleigh Court
Belvidere, IL 61008	Machesney Park, IL 61115
	•
LARRY SHIELDS	DANA ZURBUCHEN
1224 Windergreen Drive Belvidere, IL 61008	485 Cross Country Road Verona, WI 53593

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

#### Debtors

### **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LARRY SHIELDS	DALYN RUG
1224 Windergreen Drive	P.O. Box 1031
Belvidere, IL 61008	Dalton, GA 30722
LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008	CRESCENT TRANS P.O. Box 470 Astatula, FL 34705
LARRY SHIELDS	CRAIG CURRY & ASSOCIATES
1224 Windergreen Drive	P.O. Box 348
Belvidere, IL 61008	Plainfield, IL 60544-9614
LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008	COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523
LARRY SHIELDS	COLOSSEUM STONE, INC.
1224 Windergreen Drive	16315 Hickory Circle
Belvidere, IL 61008	Sycamore, IL 60178
LARRY SHIELDS	CENTRAL SUPPLIES
1224 Windergreen Drive	P.O. Box 5267
Belvidere, IL 61008	Englewood, NJ 07631
LARRY SHIELDS	CCS
1224 Windergreen Drive	24193 Newtwork Drive
Belvidere, IL 61008	Chicago, IL 60673-1241
LARRY SHIELDS	CCA GLOBAL PARTNERS
1224 Windergreen Drive	P.O. Box 503855
Belvidere, IL 61008	Saint Louis, MO 63150-3855
LARRY SHIELDS	CBA TIRE
1224 Windergreen Drive	P.O. Box 5948
Belvidere, IL 61008	Carol Stream, IL 60197-5948
LARRY SHIELDS	CARPET ONE ST. LOUIS
1224 Windergreen Drive	P.O. Box 790217
Belvidere, IL 61008	Saint Louis, MO 63179
LARRY SHIELDS	CARPET ONE MARKETING
1224 Windergreen Drive	P.O. Box 790217
Belvidere, IL 61008	Saint Louis, MO 63179-0217
LARRY SHIELDS	CARPET ART DECO
1224 Windergreen Drive	P.O. Box 2365 St. Patrick Street
Belvidere, IL 61008	Montreal Quebec H 3 K 1 B 3 Canada
LARRY SHIELDS	CARPENTER COMPANY
1224 Windergreen Drive	P.O. Box 75252
Belvidere, IL 61008	Charlotte, NC 28275-0252

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

## Debtors

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LARRY SHIELDS	BYRON FEST
1224 Windergreen Drive	106 North Union
Belvidere, IL 61008	Byron, IL 61010-0405
LARRY SHIELDS	BELMONDO
1224 Windergreen Drive	129 Seegers Avenue
Belvidere, IL 61008	Elk Grove Village, IL 60007
LARRY SHIELDS	BEAULIEU
1224 Windergreen Drive	Dept. 0896
Belvidere, IL 61008	Dallas, TX 75312-0896
LARRY SHIELDS	AUDIO ENGINEERING
1224 Windergreen Drive	5155 Torque Drive
Belvidere, IL 61008	Loves Park, IL 61111
LARRY SHIELDS	ATHLETIC WORLD
1224 Windergreen Drive	P.O. Box 8730
Belvidere, IL 61008	Fayetteville, AR 72703-0013
LARRY SHIELDS	ARMSTRONG WORLD INC.
1224 Windergreen Drive	P.O. Box 3001
Belvidere, IL 61008	Lancaster, PA 17603
LARRY SHIELDS	AMERICAN OLEAN
1224 Windergreen Drive	805 Mark Street
Belvidere, IL 61008	Elk Grove Village, IL 60007
LARRY SHIELDS	ALL TILE
1224 Windergreen Drive	P.O. Box 809244
Belvidere, IL 61008	Chicago, IL 60680-9244
LARRY SHIELDS	VILLAGE PROFILE
1224 Windergreen Drive	33 North Geneva Street
Belvidere, IL 61008	Elgin, IL 60120
LARRY SHIELDS	WILCOPP & GIOLITTO
1224 Windergreen Drive	415 South Mulford Road
Belvidere, IL 61008	Rockford, IL 61108
LARRY SHIELDS	YELLOW PAGES INC.
1224 Windergreen Drive	P.O. Box 60007
Belvidere, IL 61008	Anaheim, CA 92812-6007
LARRY SHIELDS	NORTHWEST BANK OF ROCKFORD
1224 Windergreen Drive	3106 North Rockton Avenue
Belvidere, IL 61008	Rockford, IL 61103
LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008	R.M.S. 77 Hartland Street, Suite 401 P.O. Box 280431 East Hartford, CT 06128-0431

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In re Todd F Hoernecke, Alberta F Hoernecke

## Debtors

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)		
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008	SOCIETY INSURANCE 150 Camelot Drive Fond Du Lac, WI 54936-1029	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010		
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	UNITED FLOORING 6201 Material Avenue Loves Park, IL 61111	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	UNISORCE 7472 Collection Center Drive Chicago, IL 60693	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	TWIN CITY SUPPLY P.O. Box 6011 Rockford, IL 61125	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	SURFACE TRANSPLANT P.O. Box 250806 Milwaukee, WI 53225-6512	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	SUPERIOR LIQUIDATIONS P.O. Box 370850 Reseda, CA 91337	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	SHAW 12978 Collection Center Drive Fond Du Lac, WI 54936-1029	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	ROCKFORD REGISTER STAR 99 East State Street Rockford, IL 61104	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	ROCK RIVER DISPOSAL 4002 South Main Street Rockford, IL 61102-4664	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	QUEST SOFTWARE P.O. Box 860 Sandy, UT 84091	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	PORTOBELLO 255 Beinoris Drive Wood Dale, IL 60191	
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	PLAINUM MARKETING 1700 Qunicy Avenue Naperville, IL 60540	

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In re Todd F Hoernecke, Alberta F Hoernecke

Case No.
Case No.

## Debtors

# **SCHEDULE H - CODEBTORS**

(Communication Sheet)	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
PATRICK DELEHANTY	PERSONAL CARE INSURANCE
4407 East Open View Drive, #2653	P.O. Box 67103
Byron, IL 61010	Harrisburg, PA 17106-7103
PATRICK DELEHANTY	ORIENTAL WEAVERS
4407 East Open View Drive, #2653	P.O. Box 740209
Byron, IL 61010	Atlanta, GA 30374-0209
PATRICK DELEHANTY	ON THE WATERFRONT
4407 East Open View Drive, #2653	308 West State Street
Byron, IL 61010	Rockford, IL 61101
PATRICK DELEHANTY	NOURISON
4407 East Open View Drive, #2653	Newark P.O.
Byron, IL 61010	Newark, NJ 07193-5651
PATRICK DELEHANTY	NICOR GAS COMPANY
4407 East Open View Drive, #2653	P.O. Box 549
Byron, IL 61010	Aurora, IL 60507
PATRICK DELEHANTY	MOHAWK
4407 East Open View Drive, #2653	P.O. Box 91157
Byron, IL 61010	Chicago, IL 60693-1157
PATRICK DELEHANTY	MILLIKEN
4407 East Open View Drive, #2653	P.O. Box 7247-8959
Byron, IL 61010	Philadelphia, PA 19170
PATRICK DELEHANTY	MID AMERICA TILE
4407 East Open View Drive, #2653	1650 Howard Street
Byron, IL 61010	Elk Grove Village, IL 60007
PATRICK DELEHANTY	MCGREEVY, JOHNSON & WILLIAMS, P.C.
4407 East Open View Drive, #2653	P.O. Box 2903
Byron, IL 61010	Rockford, IL 61132-2903
PATRICK DELEHANTY	LOVES PARK CHIRO
4407 East Open View Drive, #2653	421 River Lane
Byron, IL 61010	Loves Park, IL 61111
PATRICK DELEHANTY	LOCKWOOD FLOORING
4407 East Open View Drive, #2653	8249 Brentwood Industrial Dist.
Byron, IL 61010	Saint Louis, MO 63144
PATRICK DELEHANTY	L.W. MOUNTAIN HARD
4407 East Open View Drive, #2653	1615 Dundee Avenue
Byron, IL 61010	Elgin, IL 60120
PATRICK DELEHANTY	KANE CARPET
4407 East Open View Drive, #2653	125 North Industrial Blvd.
Byron, IL 61010	Calhoun, GA 30701

In re Todd F Hoernecke, Alberta F Hoernecke

## Debtors

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	INDIANA INSURANCE P.O. Box 2050 Keene, NH 03431
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor Rockford, IL 61108
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	HOLMSTROM & KENNEDY 800 N. Church Street Belvidere, IL 61008
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	HERREGAN 930 Surreyway Cincinnati, OH 45245
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	HAROLD STERN 900 Fairview Road Highland Park, IL 60035
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	HAPPY FLOORS 180 NW 183rd Street Miami, FL 33169
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	GULISTAN P.O. Box 651355 Charlotte, NC 28265-1355
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	GREEN CHOICE FLOORING 6227 136th Avenue Holland, MI 49424
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	FRIDH CORP. 111 South Alpine Road Rockford, IL 61108
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	FLORSTAR SALES, INC. c/o Attorney Shawn C. Fulbright P.O. Box 1510 Rockford, IL 61110
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	ERICKSONS FLOORING 1013 Orchard Street Ferndale, MI 48220
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	DR. STILLWATER 11065 Raleigh Court Machesney Park, IL 61115
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	DANA ZURBUCHEN 485 Cross Country Road Verona, WI 53593

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In re	Todd F Hoernecke,
	Alberta E Hoernecke

# Debtors

# **SCHEDULE H - CODEBTORS**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	THE TENTE OF CLEEN OF
PATRICK DELEHANTY	DALYN RUG
4407 East Open View Drive, #2653	P.O. Box 1031
Byron, IL 61010	Dalton, GA 30722
PATRICK DELEHANTY	CRESCENT TRANS
4407 East Open View Drive, #2653	P.O. Box 470
Byron, IL 61010	Astatula, FL 34705
PATRICK DELEHANTY	CRAIG CURRY & ASSOCIATES
4407 East Open View Drive, #2653	P.O. Box 348
Byron, IL 61010	Plainfield, IL 60544-9614
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523
PATRICK DELEHANTY	COLOSSEUM STONE, INC.
4407 East Open View Drive, #2653	16315 Hickory Circle
Byron, IL 61010	Sycamore, IL 60178
PATRICK DELEHANTY	CENTRAL SUPPLIES
4407 East Open View Drive, #2653	P.O. Box 5267
Byron, IL 61010	Englewood, NJ 07631
PATRICK DELEHANTY	CCS
4407 East Open View Drive, #2653	24193 Newtwork Drive
Byron, IL 61010	Chicago, IL 60673-1241
PATRICK DELEHANTY	CCA GLOBAL PARTNERS
4407 East Open View Drive, #2653	P.O. Box 503855
Byron, IL 61010	Saint Louis, MO 63150-3855
PATRICK DELEHANTY	CBA TIRE
4407 East Open View Drive, #2653	P.O. Box 5948
Byron, IL 61010	Carol Stream, IL 60197-5948
PATRICK DELEHANTY	CARPET ONE ST. LOUIS
4407 East Open View Drive, #2653	P.O. Box 790217
Byron, IL 61010	Saint Louis, MO 63179
PATRICK DELEHANTY	CARPET ONE MARKETING
4407 East Open View Drive, #2653	P.O. Box 790217
Byron, IL 61010	Saint Louis, MO 63179-0217
PATRICK DELEHANTY	CARPET ART DECO
4407 East Open View Drive, #2653	P.O. Box 2365 St. Patrick Street
Byron, IL 61010	Montreal Quebec H 3 K 1 B 3 Canada
PATRICK DELEHANTY	CARPENTER COMPANY
4407 East Open View Drive, #2653	P.O. Box 75252
Byron, IL 61010	Charlotte, NC 28275-0252

In re Todd F Hoernecke, Alberta F Hoernecke

## Debtors

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)				
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			
PATRICK DELEHANTY	BYRON FEST			
4407 East Open View Drive, #2653	106 North Union			
Byron, IL 61010	Byron, IL 61010-0405			
PATRICK DELEHANTY	BELMONDO			
4407 East Open View Drive, #2653	129 Seegers Avenue			
Byron, IL 61010	Elk Grove Village, IL 60007			
PATRICK DELEHANTY	BEAULIEU			
4407 East Open View Drive, #2653	Dept. 0896			
Byron, IL 61010	Dallas, TX 75312-0896			
PATRICK DELEHANTY	AUDIO ENGINEERING			
4407 East Open View Drive, #2653	5155 Torque Drive			
Byron, IL 61010	Loves Park, IL 61111			
PATRICK DELEHANTY	ATHLETIC WORLD			
4407 East Open View Drive, #2653	P.O. Box 8730			
Byron, IL 61010	Fayetteville, AR 72703-0013			
PATRICK DELEHANTY	ARMSTRONG WORLD INC.			
4407 East Open View Drive, #2653	P.O. Box 3001			
Byron, IL 61010	Lancaster, PA 17603			
PATRICK DELEHANTY	AMERICAN OLEAN			
4407 East Open View Drive, #2653	805 Mark Street			
Byron, IL 61010	Elk Grove Village, IL 60007			
PATRICK DELEHANTY	ALL TILE			
4407 East Open View Drive, #2653	P.O. Box 809244			
Byron, IL 61010	Chicago, IL 60680-9244			
PATRICK DELEHANTY	VILLAGE PROFILE			
4407 East Open View Drive, #2653	33 North Geneva Street			
Byron, IL 61010	Elgin, IL 60120			
PATRICK DELEHANTY	WILCOPP & GIOLITTO			
4407 East Open View Drive, #2653	415 South Mulford Road			
Byron, IL 61010	Rockford, IL 61108			
PATRICK DELEHANTY	YELLOW PAGES INC.			
4407 East Open View Drive, #2653	P.O. Box 60007			
Byron, IL 61010	Anaheim, CA 92812-6007			
PATRICK DELEHANTY	NORTHWEST BANK OF ROCKFORD			
4407 East Open View Drive, #2653	3106 North Rockton Avenue			
Byron, IL 61010	Rockford, IL 61103			
PATRICK DELEHANTY 4407 East Open View Drive, #2653 Byron, IL 61010	R.M.S. 77 Hartland Street, Suite 401 P.O. Box 280431 East Hartford, CT 06128-0431			

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In re	Todd F Hoernecke,	Case No.
	Alberta F Hoernecke	

Debtors

# **SCHEDULE H - CODEBTORS**

(Continuation Sheet)

PATRICK DELEHANTY
4407 East Open View Drive, #2653

NAME AND ADDRESS OF CREDITOR

SOCIETY INSURANCE
150 Camelot Drive

Fond Du Lac, WI 54936-1029

Byron, IL 61010

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**B6I (Official Form 6I) (12/07)** 

	Todd F Hoernecke			
In re	Alberta F Hoernecke		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBT			OF DEBTOR AN	ID SPOUSE			
				E(S):			
Married		son		15 yrs.			
Employment: DEBTOR					SPOUSE		
Occupation			sales				
Name of Employer	· N	OT EMPLOYED	SELF EMF	PLOYED			
How long employe	ed		6 yrs.				
Address of Employ	/er						
INCOME: (Estima	ate of average or pro	ojected monthly income at time case filed)		DEE	3TOR		SPOUSE
1. Monthly gross w	vages, salary, and co	ommissions (Prorate if not paid monthly)		\$	0.00	\$	753.00
2. Estimate monthl	y overtime			\$	0.00	\$	0.00
3. SUBTOTAL				\$	0.00	\$	753.00
4. LESS PAYROL	I DEDUCTIONS		_				
	es and social securi	ity		\$	0.00	\$	125.00
b. Insurance		-9		\$	0.00	\$	0.00
c. Union dues	S			\$	0.00	\$	0.00
d. Other (Spe	cify):			\$	0.00	\$	0.00
				\$	0.00	\$	0.00
5. SUBTOTAL OF	F PAYROLL DEDU	JCTIONS		\$	0.00	\$	125.00
6. TOTAL NET M	ONTHLY TAKE H	HOME PAY		\$	0.00	\$	628.00
		ousiness or profession or farm (Attach detailed stat	ement)	\$	0.00	\$	0.00
8. Income from rea				\$	0.00	\$	0.00
9. Interest and divi				\$	0.00	\$	0.00
dependents lis	sted above	payments payable to the debtor for the debtor's use	e or that of	\$	0.00	\$	0.00
	or government assi	stance		\$	0.00	\$	0.00
(Specify).				\$	0.00	\$ <del></del>	0.00
12. Pension or retin	rement income			\$	0.00	\$	0.00
13. Other monthly							
(Specify):	sale of knick kna	acks		\$	0.00	\$	691.00
			<u></u>	\$	0.00	\$	0.00
14. SUBTOTAL O	F LINES 7 THROU	UGH 13		\$	0.00	\$	691.00
15. AVERAGE MO	ONTHLY INCOMI	E (Add amounts shown on lines 6 and 14)		\$	0.00	\$	1,319.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$ 1,319.00				00			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Todd F Hoernecke			
In re	Alberta F Hoernecke		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	*	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· ·	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	190.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	· <del></del>	
plan)		
a. Auto	\$	356.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,246.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	1,210.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
*RESIDES WITH HUSBAND'S MOTHER.		
20. STATEMENT OF MONTHLY NET INCOME		
	¢	1 210 00
a. Average monthly expresses from Line 15 of Schedule I	\$	1,319.00 1,246.00
b. Average monthly expenses from Line 18 above	\$	
c. Monthly net income (a. minus b.)	\$	73.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Todd F Hoernecke Alberta F Hoernecke		Case No.	
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	July 17, 2009	Signature	/s/ Todd F Hoernecke Todd F Hoernecke Debtor
Date	July 17, 2009	Signature	/s/ Alberta F Hoernecke Alberta F Hoernecke Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

	Todd F Hoernecke				
In re	Alberta F Hoernecke		Case No.		
		Debtor(s)	Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00	Husband-2009
\$4,109.00	2008
\$8,667.00	Wife-2009
\$14 759 00	2008

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$1,287.46	SOURCE Received an IRA distribution on January 28, 2008
\$14,139.91	Received an IRA distribution on June 24, 2008
\$15,150.00	Received an IRA distribution on July 28, 2008
\$5,050.00	Received an IRA distribution on September 23, 2008
\$4,040.00	Received an IRA distribution on August 27, 2008
\$3,030.00	Received an IRA distribution on November 11, 2008
\$3,635.00	Received an IRA distribution on December 18, 2008
\$4,078.00	Received an IRA distribution on March 3, 2009

# 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

2

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

DISPOSITION

Jaeckle Wholesale, Inc.

Suit to collect debt

Winnebago County Circuit

Judgment

v. Hoernecke C 2009 LM 190

Court

Florstar Sales, Inc. Suit to collect debt v. Hoernecke

Court

Winnebago County Circuit

2009 L 35

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Judgment

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF FORECLOSURE SALE, DESCRIPTION AND VALUE OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

# 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR. IF ANY DATE OF GIFT VALUE OF GIFT

3

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE BALSLEY & DAHLBERG, LLP 5130 N. 2nd St. Loves Park, IL 61111 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR July 7, 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$550.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION ASSOCIATED BANK 1305 Main Street Stevens Point, WI 54481-2830 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE savings

AMOUNT AND DATE OF SALE OR CLOSING no balance August, 2008

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**ENVIRONMENTAL** NAME AND ADDRESS OF DATE OF

GOVERNMENTAL UNIT NOTICE SITE NAME AND ADDRESS LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

STATUS OR DISPOSITION DOCKET NUMBER

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME T.H.P.D.L.S. d/b/a CARPET ONE **FLOORING** 

(ITIN)/ COMPLETE EIN **ADDRESS** 5952 North Second Street 8325

NATURE OF BUSINESS Flooring

**BEGINNING AND** ENDING DATES June 1, 2000 to May, 2006

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Loves Park, IL 61111

NAME **ADDRESS** 

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 17, 2009	Signature	/s/ Todd F Hoernecke
			Todd F Hoernecke
			Debtor
Date	July 17, 2009	Signature	/s/ Alberta F Hoernecke
			Alberta F Hoernecke
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois

T.,	Todd F Hoernecke Alberta F Hoernecke			C N-	
In re	Alberta F Hoemecke		Debtor(s)	Case No. Chapter	7
PART	<b>A</b> - Debts secured by property of	of the estate. (Part A			
	property of the estate. Attach a	additional pages if ne	ecessary.)		
Proper	ty No. 1				
Creditor's Name: NORTHWEST BANK OF ROCKFORD			Describe Property Securing Debt: 2001 Nissan Pathfinder		
_	ty will be (check one): Surrendered	■ Retained			
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		void lien using 11 U.S.C	. § 522(f)).	
_	ty is (check one): Claimed as Exempt		■ Not claimed as exe	empt	
	<b>B</b> - Personal property subject to une additional pages if necessary.)	xpired leases. (All thre	ee columns of Part B mu	st be complete	ed for each unexpired lease.
Proper	ty No. 1	7			
Lessor -NONE	r's Name: E-	Describe Leased P	roperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
	re under penalty of perjury that that all property subject to an unexpire		v intention as to any pr	operty of my	estate securing a debt and/or
Date _	July 17, 2009	Signature	/s/ Todd F Hoernecke Todd F Hoernecke Debtor		
Date _	July 17, 2009	Signature	/s/ Alberta F Hoernecke	е	

Joint Debtor

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# Document Page 55 of 65 United States Bankruptcy Court Northern District of Illinois

In r		Todd F Hoerned Alberta F Hoern				Case No.		
111 1		Alberta i Flociii	CORC		Debtor(s)	Chapter	7	
		DISC	CLOSURE OF C	OMPENSATI	ON OF ATTO	DNEV FOR D	FRTAR(S)	
1.	Dure						the above-named debto	or and that
1.	comp	pensation paid to		ore the filing of the	petition in bankrupt	cy, or agreed to be pa	id to me, for services ren	
		For legal services	s, I have agreed to accep	t		\$	550.00	
		Prior to the filing	of this statement I have	received		\$	550.00	
		Balance Due				\$	0.00	
2.	\$2	299.00 of the f	filing fee has been paid.					
3.	The	source of the com	pensation paid to me wa	as:				
		Debtor	☐ Other (specify):					
4.	The	source of compen	sation to be paid to me i	is:				
		Debtor	$\square$ Other (specify):					
5.	<b>=</b> 1	have not agreed	to share the above-disclo	osed compensation	with any other perso	n unless they are men	bers and associates of m	y law firm.
			hare the above-disclosed ment, together with a list				or associates of my law ached.	firm. A
5.	In re	eturn for the above	e-disclosed fee, I have a	greed to render lega	al service for all aspe	cts of the bankruptcy	case, including:	
	b. P c. R	reparation and fil Representation of t	ing of any petition, sche the debtor at the meeting	dules, statement of	affairs and plan which	ch may be required;	file a petition in bankrup	otcy;
	u. Į	agreements	s with secured credito	rs to reduce to ma needed; preparation	arket value; exemp on and filing of mot	tion planning; prepa tions pursuant to 11	ration and filing of rea USC 522(f)(2)(A) for a	ffirmation avoidance
7.	By a	Representa	e debtor(s), the above-di- tion of the debtors in a sary proceeding.	sclosed fee does no any dischargeabili	t include the following ty actions, judicial	ng service: lien avoidances, rel	ief from stay actions o	r any
				CERT	TIFICATION			
this		tify that the forego		ment of any agreeme	ent or arrangement fo	or payment to me for r	epresentation of the debt	or(s) in
Date	ed:	July 17, 2009			/s/ JEFFRY A. D.			_
					JEFFRY A. DAH			
					Balsley & Dahlbe 5130 North Seco			
					Loves Park, IL 6	1111		
						Fax: (815) 877-796	5	
					www.balsleylawc	mice.com		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

JEFFRY A. DAHLBERG	X /s/ JEFFRY A. DAHLBERG	July 17, 2009				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
5130 North Second Street						
Loves Park, IL 61111						
(815) 877-2593						
www.balsleylawoffice.com						
Certificate of Debtor  I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Todd F Hoernecke						
Alberta F Hoernecke	X /s/ Todd F Hoernecke	July 17, 2009				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X /s/ Alberta F Hoernecke	July 17, 2009				
	Signature of Joint Debtor (if any)	Date				

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# **United States Bankruptcy Court** Northern District of Illinois

_	Todd F Hoernecke			
In re	Alberta F Hoernecke	Debtor(s)	Case No. Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	76
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	July 17, 2009	/s/ Todd F Hoernecke Todd F Hoernecke Signature of Debtor		

ACCOUNT RECOVERY SERVICE 5183 Harlem Road Loves Park, IL 61111

ACCOUNTS RECEIVABLE MANAGEMENT 7507 North Second Street, Unit C Machesney Park, IL 61115

ALL TILE P.O. Box 809244 Chicago, IL 60680-9244

ALLIED BUSINESS ACCOUNTS, INC. 300 1/2 South Second Street P.O. Box 1600 Clinton, IA 52733

AMERICAN OLEAN 805 Mark Street Elk Grove Village, IL 60007

ARMSTRONG WORLD INC. P.O. Box 3001 Lancaster, PA 17603

ASSOCIATED COLLECTORS, INC. 113 W. Milwaukee Street P.O. Box 1039 Janesville, WI 53545

AT&T CREDIT MANAGEMENT P.O. Box 80517 Charleston, SC 29416-0517

ATHLETIC WORLD P.O. Box 8730 Fayetteville, AR 72703-0013

AUDIO ENGINEERING 5155 Torque Drive Loves Park, IL 61111

BEAULIEU Dept. 0896 Dallas, TX 75312-0896 BELMONDO 129 Seegers Avenue Elk Grove Village, IL 60007

BYRON FEST 106 North Union Byron, IL 61010-0405

CARPENTER COMPANY
P.O. Box 75252
Charlotte, NC 28275-0252

CARPET ART DECO P.O. Box 2365 St. Patrick Street Montreal Quebec H 3 K 1 B 3 Canada

CARPET ONE MARKETING P.O. Box 790217 Saint Louis, MO 63179-0217

CARPET ONE ST. LOUIS P.O. Box 790217 Saint Louis, MO 63179

CBA TIRE
P.O. Box 5948
Carol Stream, IL 60197-5948

CCA GLOBAL PARTNERS
P.O. Box 503855
Saint Louis, MO 63150-3855

CCS 24193 Newtwork Drive Chicago, IL 60673-1241

CENTRAL SUPPLIES
P.O. Box 5267
Englewood, NJ 07631

COLOSSEUM STONE, INC. 16315 Hickory Circle Sycamore, IL 60178

COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523

CRAIG CURRY & ASSOCIATES P.O. Box 348 Plainfield, IL 60544-9614

CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110

CRESCENT TRANS P.O. Box 470 Astatula, FL 34705

DALYN RUG P.O. Box 1031 Dalton, GA 30722

DANA ZURBUCHEN 485 Cross Country Road Verona, WI 53593

DR. STILLWATER 11065 Raleigh Court Machesney Park, IL 61115

ERICKSONS FLOORING 1013 Orchard Street Ferndale, MI 48220

FLORSTAR SALES, INC. c/o Attorney Shawn C. Fulbright P.O. Box 1510 Rockford, IL 61110

FRIDH CORP. 111 South Alpine Road Rockford, IL 61108 GREEN CHOICE FLOORING 6227 136th Avenue Holland, MI 49424

GULISTAN
P.O. Box 651355
Charlotte, NC 28265-1355

HAPPY FLOORS 180 NW 183rd Street Miami, FL 33169

HAROLD STERN 900 Fairview Road Highland Park, IL 60035

HERREGAN 930 Surreyway Cincinnati, OH 45245

HOLMSTROM & KENNEDY 800 N. Church Street Belvidere, IL 61008

INDIANA INSURANCE P.O. Box 2050 Keene, NH 03431

JAECKLE WHOLESALE INC. Barrick Switzer Long Balsley & Van 6833 Stalter Dr., 1st Floor Rockford, IL 61108

KANE CARPET 125 North Industrial Blvd. Calhoun, GA 30701

KEY FINANCIAL SERVICES 5315 Wall Street, #170 Madison, WI 53718

L.W. MOUNTAIN HARD 1615 Dundee Avenue Elgin, IL 60120 LARRY SHIELDS 1224 Windergreen Drive Belvidere, IL 61008

LOCKWOOD FLOORING 8249 Brentwood Industrial Dist. Saint Louis, MO 63144

LOVES PARK CHIRO 421 River Lane Loves Park, IL 61111

MCGREEVY, JOHNSON & WILLIAMS, P.C. P.O. Box 2903 Rockford, IL 61132-2903

MID AMERICA TILE 1650 Howard Street Elk Grove Village, IL 60007

MILLIKEN
P.O. Box 7247-8959
Philadelphia, PA 19170

MOHAWK P.O. Box 91157 Chicago, IL 60693-1157

NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507

NORTHWEST BANK OF ROCKFORD 3106 North Rockton Avenue Rockford, IL 61103

NOURISON Newark P.O. Newark, NJ 07193-5651

ON THE WATERFRONT 308 West State Street Rockford, IL 61101 ORIENTAL WEAVERS
P.O. Box 740209
Atlanta, GA 30374-0209

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